

Health Insurance Premiums Approved for Plans in 2015

COLORADO DIVISION OF INSURANCE

2015

Market: Small Group
Metal level: Bronze
Age: 40 year old

On Exchange		Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
		Boulder		Colo Springs		Denver		Fort Collins		Grand Junction		Greeley		Pueblo		East		West	
Company	Plan Type	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
CO Choice	HMO			\$245.22	\$252.34	\$273.42	\$281.34	\$332.57	\$342.22			\$338.21	\$348.02			\$281.88	\$342.21		
CO HealthOP	EPO	\$198.23	\$210.32	\$191.55	\$203.23	\$202.73	\$215.10	\$219.27	\$232.65			\$220.43	\$233.87			\$205.48	\$218.01	\$257.53	\$302.34
CO HealthOP	PPO	\$267.79	\$280.33	\$258.77	\$270.87	\$273.88	\$286.71	\$296.23	\$310.09	\$325.34	\$340.56	\$297.79	\$311.73	\$276.42	\$289.35	\$277.59	\$290.59	\$384.96	\$402.98
HMO CO	HMO	\$282.39	\$282.39	\$271.93	\$271.93	\$294.76	\$294.76	\$329.34	\$329.34	\$310.02	\$310.02	\$345.99	\$345.99	\$302.46	\$302.46	\$323.14	\$323.14	\$394.43	\$394.43
Kaiser	HMO	\$228.63	\$296.65	\$244.65	\$317.42	\$228.63	\$296.65	\$228.63	\$296.65			\$228.63	\$296.65	\$267.51	\$347.09	\$267.51	\$347.09		
Rocky Mountain HealthCare	PPO	\$435.35	\$451.72	\$338.17	\$350.89	\$380.93	\$395.26	\$474.23	\$492.06	\$342.06	\$354.93	\$454.79	\$471.89	\$435.35	\$451.72	\$485.88	\$504.16	\$408.14	\$423.49
Rocky Mountain HMO	HMO	\$398.76	\$418.57	\$308.66	\$325.14	\$333.11	\$369.98	\$434.37	\$455.94	\$313.31	\$328.87	\$416.56	\$437.25	\$398.76	\$418.57	\$445.05	\$467.15	\$361.65	\$493.31

2015

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Off Exchange		Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
		Boulder		Colo Springs		Denver		Fort Collins		Grand Junction		Greeley		Pueblo		East		West	
Company	Plan Type	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
CO Choice	HMO			\$245.22	\$252.34	\$273.42	\$281.34	\$332.57	\$342.22			\$338.21	\$348.02			\$281.88	\$342.21		
CO HealthOP	EPO	\$198.23	\$210.32	\$191.55	\$203.23	\$202.73	\$215.10	\$219.27	\$232.65			\$220.43	\$233.87			\$205.48	\$218.01	\$257.53	\$302.34
CO HealthOP	PPO	\$267.79	\$280.33	\$258.77	\$270.87	\$273.88	\$286.71	\$296.23	\$310.09	\$325.34	\$340.56	\$297.79	\$311.73	\$276.42	\$289.35	\$277.59	\$290.59	\$384.96	\$402.98
HMO CO	HMO	\$242.82	\$309.97	\$233.82	\$298.48	\$253.45	\$323.53	\$283.19	\$329.34	\$266.58	\$310.02	\$297.51	\$345.99	\$260.07	\$307.12	\$277.86	\$354.70	\$339.16	\$432.94
Humana Health Insurance Co	PPO	\$346.26	\$399.29	\$317.72	\$366.38	\$322.18	\$371.50	\$380.18	\$438.38	\$418.85	\$482.98	\$380.18	\$438.38	\$418.85	\$482.98	\$418.85	\$482.98	\$418.85	\$482.98
Humana Health Plan	HMO	\$274.86	\$322.36	\$252.20	\$295.79	\$255.75	\$299.96	\$301.80	\$353.95			\$301.80	\$353.95						
Humana Health Plan	POS	\$354.90	\$409.25	\$325.65	\$375.51	\$330.24	\$380.81												
Kaiser	HMO	\$228.63	\$296.65	\$244.65	\$317.42	\$228.63	\$296.65	\$228.63	\$296.65			\$228.63	\$296.65	\$267.51	\$347.09	\$267.51	\$347.09		
Rocky Mountain HealthCare	PPO	\$435.35	\$451.72	\$338.17	\$350.89	\$380.93	\$395.26	\$474.23	\$492.06	\$342.06	\$354.93	\$454.79	\$471.89	\$435.35	\$451.72	\$485.88	\$504.16	\$408.14	\$423.49
Rocky Mountain HMO	HMO	\$398.76	\$418.57	\$308.66	\$325.14	\$333.11	\$369.98	\$434.37	\$455.94	\$313.31	\$328.87	\$416.56	\$437.25	\$398.76	\$418.57	\$445.05	\$467.15	\$361.65	\$493.31
Rocky Mountain Hospital	PPO	\$271.98	\$301.26	\$263.91	\$292.32	\$286.87	\$317.75	\$315.30	\$349.24	\$277.01	\$306.84	\$331.19	\$366.85	\$278.14	\$308.09	\$288.41	\$319.46	\$351.28	\$389.10
United Healthcare Insurance Co	EPO	\$379.16	\$391.90	\$372.86	\$385.38	\$385.02	\$397.96	\$494.50	\$511.11	\$470.56	\$486.38	\$475.20	\$491.16	\$379.55	\$392.31	\$545.65	\$563.98	\$593.04	\$612.97
United Healthcare Insurance Co	POS	\$376.61	\$411.80	\$370.36	\$404.96	\$382.44	\$418.16	\$491.19	\$537.07	\$467.42	\$511.07	\$472.02	\$516.11	\$377.01	\$412.23	\$542.00	\$592.63	\$589.07	\$644.10
United Healthcare of Co	HMO	\$302.49	\$375.18	\$297.47	\$368.95	\$307.17	\$380.97	\$394.51	\$489.31	\$375.44	\$465.65	\$379.11	\$470.20	\$302.81	\$375.58	\$435.31	\$539.92	\$473.13	\$586.82



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Division of Insurance

Health Insurance Premiums Approved for Plans in 2015

COLORADO DIVISION OF INSURANCE

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Metal level: Silver
Age: 40 year old

On Exchange		Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
		Boulder		Colo Springs		Denver		Fort Collins		Grand Junction		Greeley		Pueblo		East		West	
Company	Plan Type	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
CO Choice	HMO			\$290.20	\$302.81	\$323.55	\$337.62	\$393.57	\$410.69			\$400.23	\$417.65			\$333.56	\$410.67		
CO HealthOP	EPO	\$242.81	\$265.72	\$234.62	\$256.76	\$248.33	\$271.77	\$268.58	\$293.93			\$269.99	\$295.49			\$251.69	\$275.45	\$297.30	\$381.98
CO HealthOP	PPO	\$314.95	\$346.07	\$304.33	\$334.40	\$322.11	\$353.94	\$348.38	\$382.81	\$382.63	\$420.44	\$350.22	\$384.83	\$325.10	\$357.21	\$326.48	\$358.73	\$452.76	\$497.49
HMO CO	HMO	\$334.13	\$334.13	\$321.75	\$321.75	\$348.75	\$348.75	\$389.67	\$389.67	\$366.82	\$366.82	\$409.39	\$409.39	\$357.88	\$357.88	\$382.35	\$382.35	\$466.70	\$466.70
Kaiser	HMO	\$295.88	\$335.08	\$316.60	\$358.54	\$295.88	\$335.08	\$295.88	\$335.08			\$295.88	\$335.08	\$346.18	\$392.05	\$346.18	\$392.05		
Rocky Mountain HealthCare	PPO	\$491.91	\$523.16	\$382.11	\$406.39	\$430.42	\$457.77	\$535.83	\$569.87	\$386.51	\$411.06	\$513.87	\$546.52	\$491.91	\$523.16	\$549.00	\$583.89	\$461.17	\$490.47
Rocky Mountain HMO	HMO	\$456.74	\$485.73	\$346.56	\$377.30	\$373.73	\$429.36	\$497.53	\$529.10	\$358.88	\$381.65	\$477.13	\$507.42	\$456.74	\$485.73	\$509.76	\$542.11	\$414.15	\$572.47

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Off Exchange		Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 4		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
		Boulder		Colo Springs		Denver		Fort Collins		Grand Junction		Greeley		Pueblo		East		West	
Company	Plan Type	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
CO Choice	HMO			\$280.27	\$302.81	\$312.48	\$337.62	\$380.12	\$410.69			\$386.56	\$417.65			\$322.15	\$410.67		
CO HealthOP	EPO	\$242.81	\$265.72	\$234.62	\$256.76	\$248.33	\$271.77	\$268.58	\$293.93			\$269.99	\$295.49			\$251.69	\$275.45	\$297.30	\$381.98
CO HealthOP	PPO	\$314.95	\$346.07	\$304.33	\$334.40	\$322.11	\$353.94	\$348.38	\$382.81	\$382.63	\$420.44	\$350.22	\$384.83	\$325.10	\$357.21	\$326.48	\$358.73	\$452.76	\$497.49
HMO CO	HMO	\$315.92	\$354.30	\$304.22	\$341.17	\$329.76	\$369.81	\$368.45	\$413.20	\$346.84	\$388.97	\$387.08	\$434.10	\$334.02	\$379.49	\$361.52	\$405.43	\$441.27	\$494.87
Humana Health Insurance Co	Indemnity	\$701.10	\$701.10	\$643.31	\$643.31	\$652.32	\$652.32	\$769.75	\$769.75	\$848.06	\$848.06	\$769.75	\$769.75	\$848.06	\$848.06	\$848.06	\$848.06	\$848.06	\$848.06
Humana Health Insurance Co	PPO	\$369.05	\$585.98	\$338.63	\$537.68	\$343.37	\$545.22	\$405.19	\$643.36	\$446.42	\$708.82	\$405.19	\$643.36	\$446.42	\$708.82	\$446.42	\$708.82	\$446.42	\$708.82
Humana Health Plan	HMO	\$306.95	\$485.21	\$281.66	\$445.22	\$285.62	\$451.49	\$337.03	\$532.76			\$337.03	\$532.76						
Humana Health Plan	POS	\$378.29	\$600.63	\$347.10	\$551.11	\$351.99	\$558.88												
Kaiser	HMO	\$264.00	\$335.08	\$282.48	\$358.54	\$264.00	\$335.08	\$264.00	\$335.08			\$264.00	\$335.08	\$308.87	\$392.05	\$308.87	\$392.05		
Kaiser	PPO	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59	\$556.59
Rocky Mountain HealthCare	PPO	\$491.91	\$523.16	\$382.11	\$406.39	\$430.42	\$457.77	\$535.83	\$569.87	\$386.51	\$411.06	\$513.87	\$546.52	\$491.91	\$523.16	\$549.00	\$583.89	\$461.17	\$490.47
Rocky Mountain HMO	HMO	\$456.74	\$485.73	\$346.56	\$377.30	\$373.73	\$429.36	\$497.53	\$529.10	\$358.88	\$381.65	\$477.13	\$507.42	\$456.74	\$485.73	\$509.76	\$542.11	\$414.15	\$572.47
Rocky Mountain Hospital	PPO	\$349.99	\$390.70	\$339.60	\$379.08	\$369.15	\$412.07	\$405.73	\$452.91	\$356.47	\$397.92	\$426.19	\$475.75	\$357.93	\$399.54	\$371.13	\$414.29	\$452.04	\$504.59
United Healthcare Insurance Co	EPO	\$396.96	\$426.72	\$390.38	\$419.64	\$403.11	\$433.33	\$517.73	\$556.56	\$492.67	\$529.60	\$497.54	\$534.84	\$397.38	\$427.17	\$571.28	\$614.12	\$620.90	\$667.45
United Healthcare Insurance Co	Indemnity	\$911.78	\$911.78	\$896.64	\$896.64	\$925.90	\$925.90	\$1,189.18	\$1,189.18	\$1,131.59	\$1,131.59	\$1,142.77	\$1,142.77	\$912.73	\$912.73	\$1,312.17	\$1,312.17	\$1,426.15	\$1,426.15
United Healthcare Insurance Co	POS	\$399.00	\$471.30	\$392.38	\$463.47	\$405.19	\$478.59	\$520.40	\$614.67	\$495.20	\$584.93	\$500.11	\$590.69	\$399.43	\$471.79	\$574.23	\$678.26	\$624.11	\$737.16
United Healthcare of Co	HMO	\$360.47	\$423.41	\$354.48	\$416.37	\$366.03	\$429.96	\$470.13	\$552.22	\$447.39	\$525.53	\$451.76	\$530.65	\$360.86	\$423.87	\$518.75	\$609.34	\$563.82	\$662.27



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		Boulder		Colo Springs		Denver		Fort Collins		Grand Junction		Greeley		Pueblo		East		West	
Company	Plan Type	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
CO Choice	HMO			\$347.33	\$354.04	\$387.26	\$394.74	\$471.08	\$480.17			\$479.06	\$488.31			\$399.25	\$480.16		
CO HealthOP	EPO	\$311.26	\$323.79	\$300.75	\$312.88	\$318.32	\$331.16	\$344.29	\$358.17			\$346.11	\$360.06			\$322.64	\$335.64	\$396.47	\$465.46
CO HealthOP	PPO	\$403.44	\$414.80	\$389.83	\$400.81	\$412.62	\$424.22	\$446.26	\$458.83	\$490.13	\$503.93	\$448.63	\$461.24	\$416.44	\$428.16	\$418.20	\$429.97	\$579.96	\$596.28
HMO CO	HMO	\$445.93	\$445.93	\$429.41	\$429.41	\$465.45	\$465.45	\$520.07	\$520.07	\$489.56	\$489.56	\$546.37	\$546.37	\$477.63	\$477.63	\$510.28	\$510.28	\$622.85	\$622.85
Kaiser	HMO	\$345.07	\$396.18	\$369.23	\$423.91	\$345.07	\$396.18	\$345.07	\$396.18			\$345.07	\$396.18	\$403.73	\$463.53	\$403.73	\$463.53		
Rocky Mountain HealthCare	PPO	\$576.75	\$617.68	\$448.02	\$479.80	\$504.66	\$540.47	\$628.24	\$672.83	\$453.17	\$485.32	\$602.50	\$645.25	\$576.75	\$617.68	\$643.69	\$689.38	\$540.70	\$579.07
Rocky Mountain HMO	HMO	\$548.66	\$580.48	\$426.19	\$450.90	\$461.86	\$513.10	\$597.64	\$632.30	\$431.09	\$456.09	\$573.16	\$606.39	\$548.66	\$580.48	\$612.34	\$647.86	\$498.30	\$684.13

2015

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		Boulder		Colo Springs		Denver		Fort Collins		Grand Junction		Greeley		Pueblo		East		West	
Company	Plan Type	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
CO Choice	HMO			\$347.33	\$354.04	\$387.26	\$394.74	\$471.08	\$480.17			\$479.06	\$488.31			\$399.25	\$480.16		
CO HealthOP	EPO	\$311.26	\$323.79	\$300.75	\$312.88	\$318.32	\$331.16	\$344.29	\$358.17			\$346.11	\$360.06			\$322.64	\$335.64	\$396.47	\$465.46
CO HealthOP	PPO	\$403.44	\$414.80	\$389.83	\$400.81	\$412.62	\$424.22	\$446.26	\$458.83	\$490.13	\$503.93	\$448.63	\$461.24	\$416.44	\$428.16	\$418.20	\$429.97	\$579.96	\$596.28
HMO CO	HMO	\$398.81	\$445.93	\$384.04	\$429.41	\$416.28	\$465.45	\$465.12	\$520.07	\$437.84	\$489.56	\$488.64	\$546.37	\$400.04	\$477.63	\$456.37	\$510.28	\$557.04	\$622.85
Humana Health Insurance Co	PPO	\$527.03	\$657.97	\$483.60	\$603.73	\$490.37	\$612.19	\$578.65	\$722.39	\$637.52	\$795.89	\$578.65	\$722.39	\$637.52	\$795.89	\$637.52	\$795.89	\$637.52	\$795.89
Humana Health Plan	HMO	\$431.09	\$544.13	\$395.57	\$499.28	\$401.14	\$506.32	\$473.35	\$597.47			\$473.35	\$597.47						
Humana Health Plan	POS	\$540.19	\$674.36	\$495.65	\$618.77	\$502.64	\$627.50												
Kaiser	HMO	\$322.78	\$396.18	\$345.38	\$423.91	\$322.78	\$396.18	\$322.78	\$396.18			\$322.78	\$396.18	\$377.66	\$463.53	\$377.66	\$463.53		
Rocky Mountain HealthCare	PPO	\$576.75	\$617.68	\$448.02	\$479.80	\$504.66	\$540.47	\$628.24	\$672.83	\$453.17	\$485.32	\$602.50	\$645.25	\$576.75	\$617.68	\$643.69	\$689.38	\$540.70	\$579.07
Rocky Mountain HMO	HMO	\$548.66	\$580.48	\$426.19	\$450.90	\$461.86	\$513.10	\$597.64	\$632.30	\$431.09	\$456.09	\$573.16	\$606.39	\$548.66	\$580.48	\$612.34	\$647.86	\$498.30	\$684.13
Rocky Mountain Hospital	PPO	\$376.72	\$497.55	\$365.52	\$482.76	\$397.33	\$524.77	\$436.69	\$576.77	\$383.68	\$506.75	\$458.73	\$605.86	\$385.25	\$508.82	\$399.46	\$527.60	\$486.53	\$642.60
United Healthcare Insurance Co	EPO	\$457.65	\$502.25	\$450.07	\$493.92	\$464.74	\$510.04	\$596.90	\$655.06	\$567.99	\$623.34	\$573.62	\$629.52	\$458.14	\$502.78	\$658.64	\$722.82	\$715.83	\$785.60
United Healthcare Insurance Co	Indemnity	\$1,080.66	\$1,080.66	\$1,062.71	\$1,062.71	\$1,097.39	\$1,097.39	\$1,409.43	\$1,409.43	\$1,341.18	\$1,341.18	\$1,354.44	\$1,354.44	\$1,081.79	\$1,081.79	\$1,555.21	\$1,555.21	\$1,690.28	\$1,690.28
United Healthcare Insurance Co	POS	\$436.03	\$514.14	\$428.79	\$505.62	\$442.78	\$522.11	\$568.70	\$670.57	\$541.14	\$638.09	\$546.50	\$644.41	\$436.49	\$514.68	\$627.51	\$739.92	\$682.00	\$804.19
United Healthcare of Co	HMO	\$414.10	\$486.69	\$407.21	\$478.59	\$420.49	\$494.20	\$540.06	\$634.72	\$513.96	\$604.05	\$518.96	\$609.93	\$414.56	\$487.22	\$595.93	\$700.38	\$647.72	\$761.24



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		Boulder		Colo Springs		Denver		Fort Collins		Grand Junction		Greeley		Pueblo		East		West	
Company	Plan Type	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
United Healthcare Insurance Co	POS	\$591.14	\$602.26	\$581.34	\$592.28	\$600.30	\$611.60	\$770.99	\$785.50	\$733.66	\$747.46	\$740.92	\$754.85	\$591.77	\$602.90	\$850.74	\$866.75	\$924.63	\$942.03
United Healthcare of Co	HMO	\$512.67	\$565.66	\$504.16	\$556.25	\$520.59	\$574.38	\$668.61	\$737.70	\$636.30	\$702.06	\$642.50	\$708.89	\$513.23	\$566.27	\$737.78	\$814.02	\$801.88	\$884.76

